NEBRASKA DEPARTMENT

BEFORE THE DEPARTMENT OF INSURANCE STATE OF NEBRASKA

AUG 7 2002

STATE OF NEBRASKA DEPARTMENT OF INSURANCE,)	FILED
PETITIONER,)	CONSENT ORDER
VS.)	
HARVEY RIDGEWAY,)	CAUSE NO. A-1481
RESPONDENT.)	Sep 05, 2002 ACCT# 8521 \$500.00 NO-INVOICE TRAN# 107154 RIDGEWAY, HARVEY JOSEPH CHECK# 166743

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Linda R. Sanchez-Masi and Harvey Ridgeway, ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

- 1. The Department has jurisdiction over the subject matter and Respondent pursuant to pursuant to Neb.Rev.Stat. §44-101.01, §44-4001 et seq. (repealed as of September 1, 2001) and §44-4047 et seq. (effective as of September 1, 2001).
- 2. Respondent was licensed as an insurance agent under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Harvey Ridgeway, Cause Number A-1481 on July 18, 2002. A copy of the petition was served upon the Respondent at the Respondent's address registered with the Department by certified mail, return receipt requested.

- 2. Respondent violated Neb. Rev. Stat. §44-4028(6) as a result of the following conduct.
 - a. On or about May 17, 2000 the Respondent signed the insurance application of Joyce Hekenewerth in which he was not the soliciting agent and was not present at the time of her signing.
 - b. On or about June 26, 2001 the Respondent admitted in a letter to Jane Francis, Consumer Affairs Investigator of the Department of Insurance, that he was not present with agent Man-Kin Tsui during the solicitation and signing of Joyce Hakenewerth's insurance application.
- 3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.
- 4. Respondent admits the allegations contained in the Petition and restated in Paragraph #2 above.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes a violation of Neb.Rev.Stat. §44-4028(6).

CONSENT ORDER

It is therefore ordered by the Director of Insurance ("Director") and agreed to by Respondent, Harvey Ridgeway, that Respondent shall pay an administrative fine in the amount of five hundred dollars (\$500) on or before thirty (30) days from the date the Director signs this Consent Order. In the event that Respondent fails to pay the administrative fine on or before thirty days from the date the director signs this Consent Order, Respondent agrees that Respondent's insurance agent's license shall be suspended until such time that Respondent pay the administrative fine. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose

of enabling Respondent or the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.

Huda Janche Mari	Blund Riches
Linda Sanchez- Masi	Respondent
Attorney for Nebraska	
Department of Insurance	$\alpha / \gamma /$
941 "O" Street, Suite 400	8/1/02
Lincoln, Nebraska 68508	Date
(402) 471-2201	
50/10/80	
Date /	Attorney for Respondent
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	Date

State of <u>Mebruska</u>) ss County of <u>Languages</u>)

On this 7rd day of <u>luguet</u> 3002, Harvey Ridgeway personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.

Notary Public

GENERAL NOTARY - State of Nebrasia.
PHYLISS J. BOURNE
My Comm. Eqs. June 25, 2005

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Harvey Ridgeway, Cause No. A-1482.

STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

L. TIM WAGNER

Director of Insurance

8/7/02

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent, at P.O. Box 412, Norfolk, Nebraska 68701-0412, by certified mail, return receipt requested on this

day of <u>lugust</u>, 200

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